

SPOTLIGHT



American Income Life • October 2001 • Monthly Magazine

Following The

Advancement

Rally

MOMENTUM

Improvement

Progress

Headway

Gain

50th
AIL
Anniversary

Celebrating 50 Years Of Success

www.aillife.com

Volume 34 Number 10

Priming The Pump



Advancement, gain, push, rally, drive, progress, improvement, compulsion, headway, force, propulsion, power. These are all words I would use to describe the current climate at American Income Life. However, there is one word that just stands up and screams AIL. That word is **MOMENTUM**.

Momentum is the force or speed of movement, or the product of the mass of a body and its velocity. In that definition there is another great word — *velocity*.

The point is, whatever word you decide to use in describing our sales force, the fact remains, **we are on fire!** We have exceeded six

from the desk of
Roger Smith

Executive Vice President,
Director Of Agencies

company records this year alone, writing the biggest production total in July with \$6,203,000 of Net ALP.

How great are these accomplishments? You were given a goal at the beginning of 2001, and you have taken

that goal and run with it. We are less than \$13 million away from our \$60 million dollar goal. I am just blown away by the outstanding effort you are putting toward this important achievement. The only other word left to use is **CONGRATULATIONS!**

Now that I have gotten my enthusiasm for our **MOMENTUM** out in the open, I am going to take this opportunity to share a story with you. I know you have all heard a Roger original before, but there is always a lesson to be learned. Or, at least a lesson I have learned and one that is worth being passed on.

I got this story from Zig Ziglar, a motivational speaker and sales force trainer located here in the Dallas area. Mr. Ziglar travels the country extensively speaking to salespeople about an array of different subjects. Most of his topics revolve around three areas: your personal life, your family life and your professional life. There is, however, an allegory Mr. Ziglar uses quite frequently to tie these three concepts

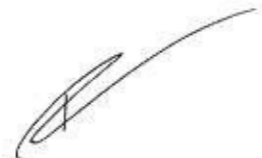
together. The allegory is about a water pump and a well.

The story goes like this:

There were a couple of guys out driving one hot August day in Mississippi, and anyone who has been to Mississippi in August knows just how hot and sticky it can get. Well, these fellas decided they needed to stop and get a cold refreshing beverage, but the only place to stop for miles was an old farm house. The farmer told them to help themselves and pointed to an old water pump. One of the men, desperately thirsty, ran over and started to pump like a mad man. The poor fella pumped and pumped, but nothing came out. The other fella just stood by and watched the desperate action. This went on for a few more minutes, and the guy pumping started to get frustrated to the point of quitting. This is when the other man stepped up and told his friend this is called **priming the pump**. You have to pump until the water is brought up from the well, and once the water has been brought up you have to continue to pump so the water will continue to flow.

Mr. Ziglar uses this story as a life lesson to show how important it is to keep pushing yourself to the next level in every aspect of your life. Think about it a minute. How many times have we quit pumping, so to speak, not knowing the big pay-off was just around the corner, or the water was almost to the top? The point is you have to continue the effort even after a goal has been reached.

At American Income we have reached so many goals this year, and we don't lack much before we reach our big pay-off — only \$13 million left to go. We need to just prime our pumps a little longer and keep our **MOMENTUM** going. I have all the confidence we will go above and beyond our \$60 million goal. Keep pumping, we're almost there.



“Give it your all and give it your best, for when life poses a challenge you know you are prepared for the test.”

— Zig Ziglar

Dates to Remember

Oct. 30 (Tuesday), 2001

All business and PR credits must be received in Waco to count for October production. Note: Since Oct. 30 is also an advance cut-off day, we are requesting you mail whatever business you can on Friday, Oct. 26, with the remainder being mailed Monday, Oct. 29.

Nov. 29 (Thursday), 2001

All business and PR credits must be received in Waco to count for November production.

Nov. 29 (Thursday) - Nov. 30 (Friday), 2001
CAS Training School will be held in Waco.

Nov. 29 (Thursday) - Nov. 30 (Friday), 2001
PR Training School will be held in Waco.

Company Quality Averages

To be eligible for bonuses and featured in *Spotlight*, top producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— September

Net to Gross: 76 percent

Persistency: 73.37 percent

Note: These figures are used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from an Agent's hire date.

Together in Solidarity We Stand

American Income Life and all of its State General Agencies have contributed a total of **\$48,000** to the AIL/NILCO/NYCLC Disaster Relief Fund. Thank you all for your tremendous efforts — every little bit helps!

Recovery efforts are still being done at the World Trade Center site in lower Manhattan, and it is expected to take up to a full year for this task to be completed. Your donations are still needed. Therefore, if you have not already done so, please contribute to the AIL/NILCO/NYCLC Disaster Relief Fund.

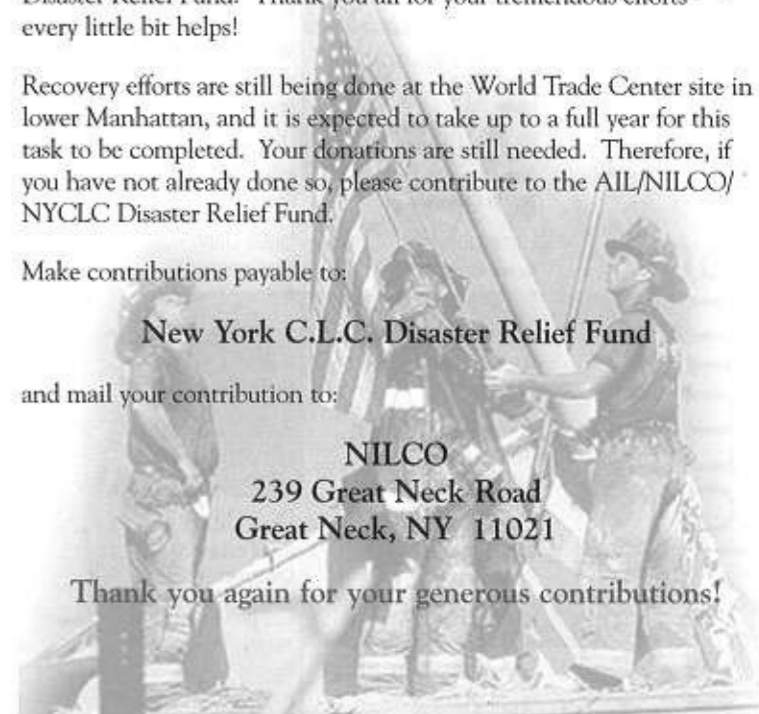
Make contributions payable to:

New York C.L.C. Disaster Relief Fund

and mail your contribution to:

NILCO
239 Great Neck Road
Great Neck, NY 11021

Thank you again for your generous contributions!



Founder's Club Outstanding Producers

September

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Kouassi Appiah	Rick Altig	2	\$43,597	83	80.64
Timothy Cruise	Scott Smith	8	80,915	78	77.49
Kelly McDonald	David Cohen	7	50,102	77	83.15
Eddie Norman	Scott Smith	17	47,688	86	88.89
James Peate	Marc Zipper	3	49,672	81	76.72
David Wang	Scott Smith	1	78,474	88	86.22

*Percentage of net to gross

Founder's Club Outstanding PR Representatives

September

Agent	SGA	Times Qualified	Number Of Cards/Groups
Joseph Ward	Larry Geneser	3	38 Groups
Vivian Dwyer	Billy Faulkner	3	37 Groups

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You Ain't Seen Nothing Yet!

Promoted To Supervising Agent

Pat Alessi Tom Williams Florida	Cornell Anderson Ed Orell Texas	Darren Austin Scott Smith Illinois	Francisco Avila Ed Orell Texas	Thomas Boltz Rick Altig Washington
Terry Burns Scott Smith Iowa	Mitchell Clem William Devine Texas	Chris Conley Ed Orell Texas	Keith Connolly Eric Giglione New Jersey	Denard Cooper Eric Giglione New Jersey
Shabbir Dhalla Rick Altig British Columbia	Donovian Duncan Robert Glover Georgia	Hussain Fawaz Ed Orell Texas	Derek Featherstun Larry Geneser Illinois	Brian Freeth David Cohen California
Chris Gabaldon Cohen-Hartman Arizona	James Gary Ryan Whitley Alabama	Walter Gotchall Ed Orell Texas	Yoshinori Goya David Cohen California	Tiffany Hunt William Jennings Utah
Cheryl Janeway Mark Hancock Indiana	Yvette Kabay Rick Altig Saskatchewan	Taek-Hoon Kim David Cohen California	Brian Lamm Mark Hancock Indiana	Daniel Lavigne William Jennings Colorado
Benjamin Lindemuth Dennis Ishler Pennsylvania	Anderson Louima Tom Williams Florida	Timothy McCleskey Rick Altig Tennessee	Robert McGann Ed Orell Texas	Jeffrey Moss Marc Morton West Virginia
Carla Nollinger Surace-Surace Pennsylvania	Dean Oshiro David Cohen California	Tim Oztunguc Scott Smith Illinois	Ellis Poole Robert Smith Oklahoma	Adam Portner Eric Giglione New Jersey
Rob Psenica Rick Altig Saskatchewan	Charles Rodriguez Tom Williams Florida	Marc Rosen Eric Giglione New Jersey	Steven Schieszer Larry Geneser Kansas	Kevin Surles Ed Orell Texas
April Thomas Lloyd Fitzgerald Texas	Samatha Urban Mark Hancock Indiana	Jeremy Welch Ali Shahrak North Carolina	Brad Wilder William Jennings Utah	Freeman Willerton Rick Altig Alberta
Yumiko Yamashita Ali Shahrak North Carolina				

Promoted To General Agent

Temitope Ajayi Jatolt-Foti California	Monique Chase Tyrone Conard Maryland	Joel Cole Joseph Manone Wisconsin	Robert Delesky Eric Giglione New Jersey	Victoria DeRosier Rick Altig Minnesota
Joseph Franc Eric Giglione New Jersey	Patrick Hartley Marc Morton Ohio	Barbara Leader Rick Altig Ontario	Kyle Rogers David Cohen California	Jennifer Schnarr Marc Morton Ohio
Arthur Westergren Tom Williams Florida	Ruby Zavorski Kevin Pawlowski Texas			

Promoted To Master General Agent

Jorge Aguilar Jatolt-Foti California	Glynn Bergeron Robert Colley Louisiana	Brandon Geneser Larry Geneser Missouri	Kevin Lacy Ed Orell Texas	Brian Martinez Robert Patterson New Mexico
Jay Mullins Daniel Zeoli Connecticut	Timothy Simpson Rick Altig Ontario			



1. Kelly McDonald
Los Angeles, CA



2. Loreen Baloun
Winnipeg, MB



3. Roland Parker
Ft. Lauderdale, FL



4. Dallas Dixon
St. Louis, MO



5. Paramjit Sangha
Burnaby, BC



6. John Rice
Walnut Creek, CA



7. Ruben Soberanes
Walnut Creek, CA



8. Charlotte Braddon
London, ON



9. Kris Barron
Winnipeg, MB



10. Michael Redd
Dallas, TX

INDIVIDUAL PRODUCERS

All Time Record to Beat				September Qualifiers	
★ Thomas Glenn	Net ALP \$35,153	Year 2000	Month Dec.		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Kelly McDonald	\$17,533		95	Kelly McDonald	David Cohen
2. Loreen Baloun	17,423	85.79	86	Ilija Orlovic	Rick Altig
3. Roland Parker	16,851	78.83	81	Roland Parker	Tom Williams
4. Dallas Dixon	15,922		90	Slav Bitman	Larry Geneser
5. Paramjit Sangha	15,870	83.07	85	Alan Martyn	Rick Altig
6. John Rice	15,807		89	Doreen Ryan-Foti	Jatoff-Foti
7. Ruben Soberanes	15,258	79.72	87		Jatoff-Foti
8. Charlotte Braddon	14,979		80	Michael Hanson	Altig-Martyn
9. Kris Barron	14,715		92	Ilija Orlovic	Rick Altig
10. Michael Redd	14,460		86	David Zophin	Ed Orell
11. Kevin Surles	14,267		92	David Zophin	Ed Orell
12. David Wang	14,033	86.22	88	Eric Nichols	Scott Smith
13. Deborah Peers	13,825		92	Steven Lee	Rick Altig
14. Peter Bardeson	13,601		80	Danny VanHouten	Joseph Manone
15. Erik Martinez	13,584		95	Slav Bitman	Larry Geneser
16. Derek Sandilands	13,504	85.45	77	Melinda-Rae Lyse	Rick Altig
17. Mabelle Berry	13,414		86	Steve Foti	Jatoff-Foti
18. Andrew Scott	13,189		89	Vlad Basov	Larry Geneser
19. Charlie Blevins	13,109		100		Ryan Whitley
20. Theodore Pappas	12,988		93		Richard Rutt
21. Elio Ribeiro	12,753	74.31	84	Lee Conti	David Cohen
22. James Bailey	12,327		86	Slav Bitman	Larry Geneser
23. Deborah Hardin	12,274		90		Robert Glover
24. James Dattilo	12,124	74.58	84	George Vrban	Marc Zipper
25. Russell Levinton	12,115		97	David Zophin	Ed Orell
26. Gloria Sanchez	12,110	78.14	86	Gloria Sanchez	Jatoff-Foti
27. Kathleen Brown-Heru	12,099		90	Jason Choate	Kevin Khadivian
28. Jefferson Kelley	11,955		91	Jack Seitz	Hancock-Boles
29. Meneluo Perakis	11,883		90	Eric Nichols	Scott Smith
30. Wesley Bangs	11,724	76.35	82	Wendell Bangs	Rick Altig
31. Kouassi Appiah	11,659	80.64	83	Roger Fung	Rick Altig
32. Neil Preston	11,653		97	Kevin Lacy	Ed Orell
33. Timothy Cruise	11,642	77.49	78	Robert Olson	Scott Smith
34. Joseph Berger	11,606		98	Jay Mullins	Daniel Zeoli
35. Rosario Aguilar	11,598	78.41	78	Gloria Sanchez	Jatoff-Foti
36. Michael Wehrly	11,533	75.84	82	Dennis Muth	Rick Altig
37. Susan Schweitzer	11,533		98	Wendell Bangs	Rick Altig
38. Daniel Phares	11,409	81.21	85	Daniel Phares	Marc Morton
39. Steve Fujitani	11,333	84.75	94	Dennis Muth	Rick Altig
40. Julie Brandt	11,186		96	Jeffrey Dinocento	Eric Giglione
41. James Peate	11,125	76.72	81	James Peate	Marc Zipper
42. Robert Lewis	11,077		100	Don Goodwin	Kevin Pawlowski
43. Sidney Hodgskiss	11,000	83.03	85	Brian Traboulay	Rick Altig
44. Izz Issa	10,934		82	John Smolenski	Ali Shahrak
45. Charles Todd	10,838		94	Robert Olson	Scott Smith
46. Leroy Frye	10,800		86	Paul Anderson	Larry Geneser
47. Darren Austin	10,772		81	Eric Nichols	Scott Smith
48. Rajeev Arora	10,699	79.75	80	Brian Traboulay	Rick Altig
49. Richard Seagraves	10,681		95	Kevin Lacy	Ed Orell
50. Michael Saracino	10,618		91	Gay Deitch	Dennis Ishler

*Percentage of Net to Gross

INDIVIDUAL PRODUCERS

All Time Record to Beat				YTD Qualifiers	
★ Timothy Cruise	Net ALP \$242,696	Year 2000			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$159,677	77.49	78	Robert Olson	Scott Smith
2. David Wang	154,047	86.22	88	Eric Nichols	Scott Smith
3. Ruben Soberanes	144,065	79.72	87		Jatoff-Foti
4. James Dattilo	129,353	74.58	84	George Vrban	Marc Zipper
5. Eddie Norman	111,223	88.89	86	Eddie Norman	Scott Smith
6. Peter Bardeson	101,923		80	Danny VanHouten	Joseph Manone
7. Roland Parker	101,833	78.83	81	Roland Parker	Tom Williams
8. James Peate	91,870	76.72	81	James Peate	Marc Zipper
9. Eric Neal	89,867	79.53	82	Slav Bitman	Larry Geneser
10. Nickolay Gusev	89,174	83.98	81	Vlad Basov	Larry Geneser
11. Andrew Fike	88,279	82.66	92		Robert Glover
12. Carla Miller	87,425	80.16	78		Chris Lafond
13. Marisol Portillo-Mata	86,650	92.47	93	Lee Conti	David Cohen
14. Theodore Pappas	85,285		93		Richard Rutt
15. Bulbinder Hayer	83,543	83.23	84	Roger Fung	Rick Altig
16. Mark Gagliardi	82,508	84.51	82	Doreen Ryan-Foti	Jatoff-Foti
17. Peter Nikolov	81,472	75.68	93	Stephen Ross	Steve Friedlander
18. Daniel Phares	81,076	81.21	85	Daniel Phares	Marc Morton
19. Steve Fujitani	81,052	84.75	94	Dennis Muth	Rick Altig
20. Derek Sandilands	80,844	85.45	77	Melinda-Rae Lyse	Rick Altig
21. Richard Sauer	80,331	83.21	83	David Brister	Eric Giglione
22. Gregory Engrav	80,288	77.97	81	Steven Engrav	Rick Altig
23. David Thornton	79,991	96.29	94	Erik Graham	David Cohen
24. Jinzhou Zhao	79,962	86.89	90	Wilbur Smith	Rick Altig
25. Wesley Bangs	77,937	76.35	82	Wendell Bangs	Rick Altig
26. Scott Remmey	77,245	83.34	83	Jeffrey Dinocento	Eric Giglione
27. Michael Thomas	76,313	78.18	80	Michael Thomas	Robert Smith
28. Innocent Okeke	74,679	75.20	80	Larry Adebesein	Matt Blumert
29. Carl Boldon	73,855	78.58	87		Zeidner-Cowan
30. Mark Bleier	73,732	86.28	88		Gary Bleier
31. Ramin Maghsoud	73,401	79.05	89	Larry Kudlacek	Ed Orell
32. Elio Ribeiro	73,221	74.31	84	Lee Conti	David Cohen
33. Kouassi Appiah	72,934	80.64	83	Roger Fung	Rick Altig
34. Carrie Howard	72,492	79.20	83	Slav Bitman	Larry Geneser
35. Paul Anderson	72,407	85.06	79	Paul Anderson	Larry Geneser
36. Rajeev Arora	72,341	79.75	80	Brian Traboulay	Rick Altig
37. Dean Beaucage	72,306	74.22	84	Michael O'Rourke	Larry Geneser
38. Herman Libman	71,923	86.92	85	Herman Libman	Lisa D'Amico
39. Lorena Barriere	71,722	77.86	88	Lee Conti	David Cohen
40. Loreen Baloun	70,397	85.79	86	Ilija Orlovic	Rick Altig
41. Claudia Ortega	69,812	77.79	86	David Iriye	David Cohen
42. James Logan	69,610	84.96	90	Robert Hughes	Jack Kirschling
43. Mindy Guisewite	69,530	86.96	82	David Ragland	Matt Blumert
44. Hans Manseth	69,407	75.14	78	Hurst Kopp	Rick Altig
45. Angeles Ordas	67,448	79.13	78		Furer-Whittinghill
46. Michael Perkins	66,916	77.36	88	Doreen Ryan-Foti	Jatoff-Foti
47. Darrell Ballard	66,306	79.62	83	Darrell Ballard	Jatoff-Foti
48. Abdulrazzaq Ahmed	66,273	76.43	81	Abdulrazzaq Ahmed	Scott Smith
49. Brian Traboulay	66,230	85.03	86	Brian Traboulay	Rick Altig
50. Richard Stewart	65,628	78.69	95	Lawrence Hauck	Steve Friedlander

*Percentage of Net to Gross

Show Me The MONEY

750+

500+

400+

Agent	SGA
Loreen Baloun	Rick Altig
Peter Bardeson	Joseph Manone
James Dattilo	Marc Zipper
Dallas Dixon	Larry Geneser
Kelly McDonald	David Cohen
Theodore Pappas	Richard Rutt
Roland Parker	Tom Williams
John Rice	Jatoft-Foti
Paramjit Sangha	Rick Altig
Ruben Soberanes	Jatoft-Foti
David Wang	Scott Smith

Agent	SGA
Kouassi Appiah	Rick Altig
Rajeev Arora	Rick Altig
Darren Austin	Scott Smith
Wesley Bangs	Rick Altig
Joseph Berger	Daniel Zeoli
Zulfika Bhukera	Scott Smith
Daniel Bramley	Guy Rouelle
Julie Brandt	Eric Giglione
David Carey	Scott Smith
Chris Christensen	Ed Orell
Timothy Cruise	Scott Smith
Tom Dambroski	Eric Giglione
Leroy Frye	Larry Geneser
Steve Fujitani	Rick Altig
Devin Helps	Rick Altig
Sidney Hodgskiss	Rick Altig
Izz Issa	Ali Shahrak
Stephen Kapsalis	Scott Smith
Jefferson Kelley	Hancock-Boles
Robert Lewis	Kevin Pawlowski
Trung Lu	Rick Altig
Hans Manseth	Rick Altig
Tim Oztunguc	Scott Smith
James Peate	Marc Zipper
Meneluo Perakis	Scott Smith
Neil Preston	Ed Orell
Joshua Robinson	Larry Geneser
Marc Rosen	Eric Giglione
Michael Saracino	Dennis Ishler
Susan Schweitzer	Rick Altig
Richard Seagraves	Ed Orell
Moneesha Smith	Eric Giglione
Charles Todd	Scott Smith
Sita Tuungafasi	Steve Friedlander
Michael Wehrly	Rick Altig
Mathew Wilk	Eric Giglione
Matthew Wolfanger	Durhon Oldham

Agent	SGA
Darrell Ballard	Jatoft-Foti
Douglas Bauknecht	Rick Altig
Louis Beckley	Larry Geneser
John Bulecza	Marc Zipper
Corey Clarkson	Ed Orell
Harold Elliott	Rick Altig
Gregory Engrav	Rick Altig
Bill Feaster	Ed Orell
Kevin Frain	Rick Altig
Michael Garcia	Eric Giglione
Pamela Garcia	Larry Geneser
Zenotha Gardner	Larry Geneser
John Gold	Robert Colley
Haridas Gori	Rick Altig
Walter Gotchall	Ed Orell
Steven Greer	Durhon Oldham
Nickolay Gusev	Larry Geneser
Mark Hart	Eric Giglione
Bulbinder Hayer	Rick Altig
Chris Hernandez	Scott Smith
Ron Howell	Ramin Kouladji
Shawn Kuntz	Larry Geneser
Roland Lewis	Ryan Whitley
Herman Libman	Lisa D'Amico
Dan Louie	Rick Altig
David Mah	Rick Altig
Mark Matthews	Hancock-Boles
Kevin McWhirk	Hancock-Boles
Fuad Mukarker	Kevin Khadivian
Peter Nikolov	Steve Friedlander
Eddie Norman	Scott Smith
Anita Rich	David Cohen
Charles Rodriguez	Tom Williams
Duane Roth	Larry Geneser
Richard Sauer	Eric Giglione
Leo Soucy	Rick Mansfield
Richard Stewart	Steve Friedlander
Michael Thomas	Robert Smith
Latonya Tucker	Scott Smith

600+

Agent	SGA
Rosario Aguilar	Jatoft-Foti
James Bailey	Larry Geneser
Kris Barron	Rick Altig
Machelle Berry	Jatoft-Foti
Charlie Blevins	Ryan Whitley
Charlotte Braddon	Altig-Martyn
Kathleen Brown-Heru	Kevin Khadivian
Andrew Fike	Robert Glover
Deborah Hardin	Robert Glover
Russell Levinton	Ed Orell
Erik Martinez	Larry Geneser
Deborah Peers	Rick Altig
Daniel Phares	Marc Morton
Michael Redd	Ed Orell
Scott Remmey	Eric Giglione
Elio Ribeiro	David Cohen
Gloria Sanchez	Jatoft-Foti
Derek Sandilands	Rick Altig
Andrew Scott	Larry Geneser
Kevin Surles	Ed Orell

Third Quarter Bonus Qualifiers

QUALIFIER	AGENCY	QUALIFIER	AGENCY	QUALIFIER	AGENCY			
Timothy Cruise	Scott Smith	\$7,167	Paramjit Sangha	Rick Altig	\$3,115	Mindy Guisewite	Matt Blumert	\$2,665
Erik Martinez	Larry Geneser	\$6,359	Carla Miller	Chris Lafond	\$3,092	Michael Perkins	Jatoft-Foti	\$2,654
David Wang	Scott Smith	\$6,332	Ronald Vanwoesik	William Devine	\$3,052	Cornell Anderson	Ed Orell	\$2,651
Matthew Wolfanger	Durhon Oldham	\$5,804	Chris Conley	Ed Orell	\$3,008	James Schneider	Scott Smith	\$2,647
Duane Roth	Larry Geneser	\$5,392	Scott Remmey	Eric Giglione	\$2,995	Gloria Sanchez	Jatoft-Foti	\$2,632
Theodore Pappas	Richard Rutt	\$5,161	Gregory Engrav	Rick Altig	\$2,971	James Bailey	Larry Geneser	\$2,630
Ruben Soberanes	Jatoft-Foti	\$5,117	Douglas Bauknecht	Rick Altig	\$2,967	Michael Redd	Ed Orell	\$2,630
Dallas Dixon	Larry Geneser	\$5,099	David Thornton	David Cohen	\$2,967	Larry Wright	Durhon Oldham	\$2,621
Kevin Surles	Ed Orell	\$5,009	Joseph Tumminelli	Durhon Oldham	\$2,964	Robert Tooley	Larry Geneser	\$2,616
James Dattilo	Marc Zipper	\$4,896	Meneluo Perakis	Scott Smith	\$2,949	John Gold	Robert Colley	\$2,613
Steve Fujitani	Rick Altig	\$4,359	Tammy Warren	Rick Altig	\$2,947	William Feaster	Ed Orell	\$2,597
Jim Bianchi	Durhon Oldham	\$3,998	Douglas Levota	Larry Geneser	\$2,938	Lorena Barriere	David Cohen	\$2,595
Rajeev Arora	Rick Altig	\$3,841	Loreen Baloun	Rick Altig	\$2,895	John Bulecza	Marc Zipper	\$2,588
Bulbinder Hayer	Rick Altig	\$3,828	Michael Thomas	Robert Smith	\$2,875	Lynn Erickson	David Cohen	\$2,587
Elio Ribeiro	David Cohen	\$3,779	Tim Oztunguc	Scott Smith	\$2,868	Kathy Brown-Heru	Kevin Khadivian	\$2,563
John Rice	Jatoft-Foti	\$3,778	Innocent Okeke	Matt Blumert	\$2,857	Moneesha Smith	Eric Giglione	\$2,559
Nickolay Gusev	Larry Geneser	\$3,763	Charles Todd	Scott Smith	\$2,848	Neil Preston	Ed Orell	\$2,539
Herman Libman	Lisa D'Amico	\$3,715	Cheryl Janeway	Mark Hancock	\$2,844	Imran Satti	Joshua Chalom	\$2,525
Daniel Phares	Marc Morton	\$3,698	Leroy Frye	Larry Geneser	\$2,825	Jeffrey Bell	Zeidner-Cowan	\$2,520
Derek Sandilands	Rick Altig	\$3,646	Angeles Ordas	Furer-Whittinghill	\$2,822	Cory Clarkson	Ed Orell	\$2,519
Kouassi Appiah	Rick Altig	\$3,588	Peter Bardeson	Joseph Manone	\$2,808	Pearl Burks	Larry Geneser	\$2,518
Marisol Portillo-Mata	David Cohen	\$3,584	Brian Traboulay	Rick Altig	\$2,795	Dorian Oldham	Durhon Oldham	\$2,497
Stephen Kapsalis	Scott Smith	\$3,576	Robert McGann	Ed Orell	\$2,791	Peter Nikolov	Steve Friedlander	\$2,497
Mark Gagliardi	Jatoft-Foti	\$3,564	Terrance Rupp	Larry Geneser	\$2,782	Wesley Bangs	Rick Altig	\$2,479
James Peate	Marc Zipper	\$3,559	Denard Cooper	Eric Giglione	\$2,770	Jefferson Kelley	Hancock-Boles	\$2,470
Hans Manseth	Rick Altig	\$3,552	Charlotte Braddon	Altig-Martyn	\$2,736	Margaret Hammond	Furer-Whittinghill	\$2,456
Eddie Norman	Scott Smith	\$3,438	Richard Sauer	Eric Giglione	\$2,731	Keith Williamson	Tim Schroeder	\$2,427
Roland Parker	Tom Williams	\$3,424	Jin Zhou Zhao	Rick Altig	\$2,729	Kathleen Thurston	Jatoft-Foti	\$2,416
Kelly McDonald	David Cohen	\$3,404	David Tubbin	Rick Altig	\$2,729	Trung Lu	Rick Altig	\$2,412
James Logan	Jack Kirschling	\$3,403	Andrew Scott	Larry Geneser	\$2,716	Nannette Troutman	Rick Altig	\$2,409
Sidney Hodgskiss	Rick Altig	\$3,264	Chris Hernandez	Scott Smith	\$2,701	Heeni Mikaere	Steve Friedlander	\$2,402
Andrew Fike	Robert Glover	\$3,248	Eric Neal	Larry Geneser	\$2,698	Kevin Jamieson	Rick Altig	\$2,236
Sitaita Tuungafasi	Steve Friedlander	\$3,248	Lawrence Dennis	Zeidner-Cowan	\$2,690			
Deborah Peers	Rick Altig	\$3,208	Anita Rich	David Cohen	\$2,682			
Marc Rosen	Eric Giglione	\$3,158	Earnest Loveless	David Cohen	\$2,677			
Carl Boldon	Zeidner-Cowan	\$3,146	John Bury	Lloyd Fitzgerald	\$2,672			
Ron Howell	Ramin Kouladji	\$3,136	Dan Louie	Rick Altig	\$2,669			
Mark Matthews	Hancock-Boles	\$3,117	Steven Greer	Durhon Oldham	\$2,667			

Total
\$344,370

SUPERVISING AGENTS



1. Greg Spence
Dallas, TX



2. Michael Redd
Dallas, TX



3. Ed Stallworth-Cherry
Houston, TX

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

September Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Greg Spence	\$26,105	\$28,049		84	3	David Zophin	Ed Orell
2. Michael Redd	23,557	37,551		86	3	David Zophin	Ed Orell
3. Ed Stallworth-Cherry	19,421	23,320		83	3		Kevin Pawlowski
4. Byron Watson	18,155	26,970		92	3	Jeffrey Dinocento	Eric Giglione
5. Duane Roth	16,169	26,528		100	5	Slav Bitman	Larry Geneser

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael Redd	\$85,804	\$109,885		86	3	David Zophin	Ed Orell
2. Greg Spence	73,053	102,409		84	3	David Zophin	Ed Orell
3. lean Finley	61,272	115,536		83	2	Scott Sonnenberg	Larry Geneser
4. David Haudrich	46,294	106,068	82.00	83	2	Timothy Thompson	Robert Smith
5. Byron Watson	44,472	65,258		92	3	Jeffrey Dinocento	Eric Giglione

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Eric Neal
St. Louis, MO



2. Roland Fletcher
St. Louis, MO



3. Christian Adams
Edison, NJ



4. Gary Selesky
Downer's Grove, IL



5. James Dattilo
Jacksonville, FL

All Time Record to Beat

Month: \$76,291 1st Yr. Alan Becker

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

September Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eric Neal	\$64,426	\$74,554		88	13	Slav Bitman	Larry Geneser
2. Roland Fletcher	33,401	38,833		83	8	Slav Bitman	Larry Geneser
3. Christian Adams	27,373	31,988		85	9	Vito Pecoraro	Eric Giglione
4. Gary Selesky	26,399	31,039	84.43	84	7	Michael Knapick	Scott Smith
5. James Dattilo	25,943	38,483	77.43	88	4	George Vrban	Marc Zipper
6. Rob Hay	25,118	27,122	75.42	79	2	Ilija Orlovic	Rick Altig
7. Carrie Howard	23,983	32,875		86	6	Slav Bitman	Larry Geneser
8. Leanne Hughes	22,148	37,550	74.60	80	6	David Brister	Eric Giglione
9. David Wang	22,134	35,595		88	4	Eric Nichols	Scott Smith
10. Mark Brunetto	19,725	26,229	86.52	87	6	David Brister	Eric Giglione

All Time Record to Beat

YTD: \$395,699 1st Yr. James Peate

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eric Neal	\$307,740	\$336,983		88	13	Slav Bitman	Larry Geneser
2. Gary Selesky	273,667	332,910	84.43	84	7	Michael Knapick	Scott Smith
3. Leanne Hughes	179,198	336,628	74.60	80	6	David Brister	Eric Giglione
4. Francisco Perez	178,940	232,870	75.90	81	4	David Brister	Eric Giglione
5. Roland Fletcher	146,444	198,694		83	8	Slav Bitman	Larry Geneser
6. Rudi Camenzind	124,339	194,285	85.03	88	2	Erik Graham	David Cohen
7. Damon Hartley	118,026	129,432		87	2	Slav Bitman	Larry Geneser
8. James Dattilo	115,123	246,042	77.43	88	4	George Vrban	Marc Zipper
9. Errol Doerr	111,891	175,036	82.33	83	4	Wendell Bangs	Rick Altig
10. Jose Sanchez	111,216	175,437	83.84	86	5	Eric Nichols	Scott Smith

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Master General Agents



1. Slav Bitman
St. Louis, MO



2. David Zophin
Dallas, TX



3. Paul Rumbuc
Rochester, NY



4. Eric Nichols
Downer's Grove, IL



5. Christine Hartman
Phoenix, AZ



6. Ilija Orlovic
London, ON



7. Steve Foti
Walnut Creek, CA



8. Gregory Strausser
Southfield, MI



9. Gregory Partee
Louisville, KY



10. Michael Knapick
Downer's Grove, IL

September Production

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$164,380	\$174,151	77.46	78	33	Larry Geneser
2. David Zophin	145,806	143,448	74.95	82	23	Ed Orell
3. Paul Rumbuc	98,234	97,768	80.62	92	20	Durhon Oldham
4. Eric Nichols	70,621	70,738	78.63	81	15	Scott Smith
5. Christine Hartman	67,039	76,257	77.59	82	19	Cohen-Hartman
6. Ilija Orlovic	63,286	89,601	75.03	77	10	Altig-Martyn
7. Steve Foti	55,927	79,536	76.06	78	16	Jatoft-Foti
8. Gregory Strausser	53,764	56,344	77.42	84	16	Zeidner-Cowan
9. Gregory Partee	50,023	61,115	76.52	85	13	Hancock-Boles
10. Michael Knapick	47,650	56,824	76.66	80	13	Scott Smith
11. Kevin Lacy	47,264	49,610		84	6	Ed Orell
12. Paul Lund	39,473	49,437	76.10	78	9	Scott Smith
13. Roger Fung	38,974	85,909	76.56	79	7	Rick Altig
14. Stephen Ross	37,884	53,662	77.96	93	5	Steve Friedlander
15. Ramin Madani	37,072	37,689		81	20	Kevin Khadivian
16. Robert Olson	35,059	60,058	76.70	79	12	Scott Smith
17. Abdulrazzaq Ahmed	34,993	56,199		91	9	Scott Smith
18. Lawrence Hauck	34,783	41,130	78.09	92	7	Steve Friedlander
19. Steven Jakubczak	33,778	41,726	78.38	84	9	Scott Smith
20. Steven Lee	32,281	35,393	84.63	79	8	Rick Altig

All Time Record to Beat

YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat

YTD: \$2,046,700 Net ALP Ed Orell

YTD Production

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$1,264,237	\$1,304,287	77.46	78	33	Larry Geneser
2. David Zophin	791,213	801,777	74.95	82	23	Ed Orell
3. Michael Knapick	504,104	613,972	76.66	80	13	Scott Smith
4. Paul Rumbuc	443,469	460,384	80.62	92	20	Durhon Oldham
5. Paul Lund	441,360	498,425	76.10	78	9	Scott Smith
6. Eric Nichols	381,748	471,813	78.63	81	16	Scott Smith
7. Steve Foti	370,136	668,049	76.06	78	16	Jatoft-Foti
8. Christine Hartman	369,265	604,910	77.59	82	19	Cohen-Hartman
9. Gregory Partee	359,067	443,900	76.52	85	13	Hancock-Boles
10. Ilija Orlovic	337,583	528,656	75.03	77	10	Altig-Martyn
11. Vlad Basov	328,374	691,503	78.34	77	10	Larry Geneser
12. David Iriye	320,293	343,623	78.92	85	8	David Cohen
13. Lee Conti	312,329	575,497	79.79	84	12	David Cohen
14. Stephen Ross	302,312	439,748	77.96	93	6	Steve Friedlander
15. Steven Lee	290,952	372,482	84.63	79	7	Rick Altig
16. Scott Sonnenberg	286,335	363,041	76.40	81	9	Larry Geneser
17. Wendell Bangs	269,086	404,902	78.92	83	9	Rick Altig
18. Danny VanHouten	265,358	336,176	82.12	81	12	Joseph Manone
19. John West	261,583	299,154	74.61	79	14	Marc Morton
20. Erik Graham	259,626	663,020	81.41	87	10	David Cohen

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus Program
 65 Percent and 70 Percent MGA Contracts
 57.5 Percent GAs Coded Under MGA

September Bonus Qualifiers

David Zophin \$19,020	Jack Seitz \$3,190	David Iriye \$1,868	Wilbur Smith \$1,113	Marlon Underwood \$351
Slav Bitman \$15,085	Lawrence Hauck \$2,966	Jason Choate \$1,815	Erik Graham \$1,085	James Beck \$343
Paul Rumbuc \$10,121	Christine Hartman \$2,725	Eric Dionne \$1,813	Paul Lund \$1,053	Bruce Wilson \$339
Kevin Lacy \$7,030	Gregory Partee \$2,710	Scott Geisel \$1,797	Mathew Hart \$959	Damon Hartley \$327
Ilija Orlovic \$6,711	Robert Olson \$2,704	Scott Sonnenberg \$1,724	Alan Becker \$942	Jenna Gaul \$311
Eric Nichols \$5,878	Narinder Dhillon \$2,615	Eric Neal \$1,698	Rob Hay \$908	Leslie Taylor \$306
Gregory Strausser \$4,551	Vlad Basov \$2,579	Don Wold \$1,694	Jose Sanchez \$784	Edmundo Martinez \$284
Roger Fung \$4,499	Ramin Madani \$2,437	Brian Traboulay \$1,635	Carrie Howard \$771	Peter Nikolov \$261
Steven Lee \$4,027	Stephen Ross \$2,389	Danny VanHouten \$1,556	Gary Selesky \$759	Lorena Barriere \$248
Steve Foti \$3,859	Michael Hanson \$2,247	Glynn Bergeron \$1,340	James Dattilo \$701	Kim Abraham \$237
Steven Jakubczak \$3,798	Jeffory Churchfield \$2,246	Wittenbach-Ostrovsky \$1,323	Peter Novellino \$688	Jason Launius \$228
Lee Conti \$3,392	John W. West \$2,243	Bill Cook \$1,322	Nickolay Gusev \$495	Rosario Aguilar \$226
George Vrbn \$3,280	Wendell Bangs \$2,082	Scott Baker \$1,268	David Wang \$446	Arkadi Nulman \$179
Michael Knapick \$3,253	Gloria Sanchez \$1,990	Roland Fletcher \$1,253	Pamela Drury \$374	Jason Dickson \$154

Total \$166,605

September Qualifiers

Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win a 50th Anniversary luggage tag. The winners are as follows:

Rosario Aguilar Richard Anderson Kouassi Appiah Rajeev Arora Darren Austin Darrell Ballard Wesley Bangs Douglas Bauknecht Suvi Bayly Dean Beaucage Louis Beckley Joseph Berger Zulfikar Bhukera Jim Bianchi Mark Bleier Carl Boldon Daniel Bramley Julie Brandt Kelley Broadbent John Bulecza Rudi Camenzind David Carey Dale Cavestany Chris Christensen Cory Clarkson Chris Conley	DeMario Cooper Timothy Cruise Christopher Cummings Tom Dambroski Volodymyr Derevyanyy Craig Demming Harold Elliott Gregory Engrav Lynn Erickson Hussain Fawaz William Feaster Andrew Fike Kevin Frain Leroy Frye Steve Fujitani Michael Garcia Pamela Garcia Zenotha Gardner John Gold Haridas Gori Walter Gotchall Steven Greer Nickolay Gusev Thomas Hall Mark Hart	Bulbinder Hayer Devin Helps Chris Hernandez Sidney Hodgskiss Carrie Howard Ron Howell Wayne Huber Izz Issa Larcell Jennings Stephen Kapsalis Jefferson Kelley Shawn Kuntz Robert Lewis Roland Lewis Herman Libman Dan Louie Trung Lu David Mah Hans Manseth Paul Maratos Mark Matthews Robert McGann Kevin McWhirk Fuad Mukarker Peter Nikolov	Eddie Norman Innocent Okeke Tim Oztunguc James Peate Meneluo Perakis Daniel Phares Neil Preston Maricela Ramirez James Rassinier Gordon Reddin John Reinbott Scott Remyey Anita Rich Diane Richardson Ronald Robie Joshua Robinson Charles Rodriguez Marc Rosen Duane Roth Terrance Rupp Ronald Sanchez Michael Saracino Richard Sauer James Schneider Michael Schultz	Susan Schweitzer Richard Seagraves Moneesha Smith Leo Soucy Mark Spicker Richard Stewart Tambra Sullivan Lawrence Tenamoro Michael Thomas Cathy Tompson Kevin Thornburg Kathleen Thurston Charles Todd Latonya Tucker Sitaita Tuungafasi John Vargas George Vrbn Bill Wade Tammy Warren Byron Washington Byron Watson Michael Wehrly Mathew Wilk Keith Williamson Matthew Wolfanger
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All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win a 50th Anniversary organizer binder. The winners are as follows:

James Bailey Loreen Baloun Peter Bardeson Kris Barron Machelle Berry Charlie Blevins	Charlotte Braddon Kathleen Brown-Heru James Dattilo Dallas Dixon Deborah Hardin Russell Levinton	Erik Martinez Kelly McDonald Theodore Pappas Roland Parker Deborah Peers	Michael Redd Elio Ribeiro John Rice Gloria Sanchez Derek Sandilands	Paramjit Sangha Andrew Scott Ruben Soberanes Kevin Surles David Wang
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P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win a 50th Anniversary luggage tag. The winners are as follows:

Kenneth Altizer Amalia Busico Cheryl Cook	George Farenthold Timothy Farr Joseph Galusha	Krissa Hensley Casandra Robinson Gilbert Sciacqua	Don Spohn Alan Wall Bryan Wudrick
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All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win a 50th Anniversary organizer binder. The winners are as follows:

Robin Andrade Richard Case	Darrell Dorey Lydia Hovanski	Sandra Johnson	Ashlee O'Brien	Marjorie Wade
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STATE GENERAL AGENTS



Larry Geneser

Category I	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Larry Geneser	\$341,714	\$108,000	316	\$444,844	77	74.56	\$2,999,791	\$924,000	325	\$3,849,205
Ed Orell	187,360	96,000	195	205,556	84		863,235	540,000	160	978,676
Scott Smith	298,003	192,000	155	409,977	78	74.10	2,155,537	1,380,000	156	3,255,514
Hancock-Boles	114,988	84,000	137	128,404	79	75.36	793,454	684,000	116	1,019,039
David Cohen	107,642	108,000	100	241,288	87		1,033,120	756,000	137	1,962,714



Durhon Oldham

Category II	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Durhon Oldham	\$100,887	\$60,000	168	\$100,887	92		\$519,640	\$264,000	197	\$519,640
Zeidner-Cowan	50,562	60,000	84	88,632	77	75.97	473,824	540,000	88	820,365



David Cohen & Steve Hartman

Category III	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Cohen-Hartman	\$74,489	\$48,000	155	\$97,245	82	76.99	\$457,085	\$432,000	106	\$822,670

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

STATE GENERAL AGENTS



Steve Friedlander

Category IV	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Steve Friedlander	\$93,534	\$36,000	260	\$122,436	91	74.81	\$752,026	\$324,000	232	\$977,143
Joseph Manone	59,594	36,000	166	105,297	82	81.58	603,498	324,000	186	1,097,265
Robert Colley	39,883	36,000	111	46,379	87		252,791	216,000	117	332,459



Tim Schroeder

Category VI	SEPTEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Tim Schroeder	\$23,695	\$24,000	99	\$26,587	91		\$68,740	\$64,000	107	\$79,805
Furer-Whittinghill	19,941	24,000	83	36,064	92		88,607	72,000	123	160,885

AIL In Action!

American Income Life joins the Office & Technical Employees Union Local 15 parade in Canada.

Jacqueline deVooght and Dave Barret, Former Premier of the Province of British Columbia

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

What Is On Your Mind?



from the desk of
Paul Straubel

National Marketing
Director

What is on your mind? In the recent months, I would venture to say there is a lot on everyone's minds. There are probably even things on your mind that in the past were distant thoughts. Terms like bioterrorism, anthrax, and cutaneous are now a part of everyday conversations. We all now know how to pronounce things like Osama bin Laden, al Queda, and Jalalabad. Our lives have changed. Any way you look at it, we are all different. Our mind-sets are in watchful modes; we are all on alert.

Before Sept. 11 at American Income, we were all probably focused on our \$60 million goal, but now our minds are filled with more things than just our goals. Now, more than ever, safety and security fill our

thoughts just about every day. These things are also on everyone's minds including those with whom we do business.

Your role as a PR Representative, offering AIL programs to members of locals along with credit unions and association members, is now more important. With safety and security standing as heavy weight topics, you are in a position to offer a little bit of these things to the members of these groups.

It may not be a cure-all for the concerns of people today, but a little safety net goes a long way toward peace-of-mind.

So with this in mind, we have set an objective to renew every group, beginning with unions, that you have not worked in the last 16 months. A list of these groups was distributed to all of the SGAs, and we will be in close contact to track your progress.

There are 8.9 million members who can be renewed right now, and more between now and the first of December. These people are in search of the opportunity to learn about and add to their existing coverage. You are the bridge between what AIL has to offer and what these people need.

These are uncertain times, and because of that I truly believe that the response rate to this ground swell of mailings will be greater than anything we have seen in recent years.

You are the messengers that will make this mission possible. Now is the time; do not delay another moment. Start today by contacting and renewing these groups. Together we can make this happen!

September Qualifiers

Laurie Onasch	\$910
Robin Denham	\$910
Al Wall	\$878
Leo VanDenBussche	\$878
Erica Dalager	\$780
Malka Arony	\$748
Kenneth Altizer	\$700
Darrell Dorey	\$700
Richard Case	\$700
Joseph Ward	\$675
Cheryl Cook	\$550
Jenny Williams	\$550
Marjorie Wade	\$525
Susan Fuldauer	\$500
William Gibson	\$420
Larry Curtice	\$400
Vivian Dwyer	\$338
Denise Bateman	\$330
Kristin Lafond	\$330
Brenda DiSomma	\$280
Rona Spano	\$280
Donald Spohn	\$275
John Wilkinson	\$275
George Farenthold	\$263
Anthony Gentili	\$250
Krissa Hensley	\$250
Lydia Hovanski	\$250
Sonja Latonis	\$250
Susan Gilbert	\$250
Ayana Prendergast	\$220
John Molina	\$220
Robert Dailey	\$220
Irene Rurycz	\$210
John Wagner	\$210
Kimberly Grissom	\$210
Becky Cutler	\$200
David Blaisdell	\$200
David Provencher	\$200

Total
\$16,335

Third Quarter Qualifiers

Al Wall	\$2,000
Charlotte Giles	\$2,000
Laurie Onasch	\$2,000
Leo VanDenBussche	\$2,000
Robin Andrade	\$2,000
Robin Denham	\$2,000
Bernard Wendekier	\$1,000
Darrell Dorey	\$1,000
Erica Dalager	\$1,000
Malka Arony	\$1,000
Mario Soljan	\$1,000
Ayana Prendergast	\$500
Brenda DiSomma	\$500
Denise Bateman	\$500
Kristin Lafond	\$500
Rona Spano	\$500
Susan Fuldauer	\$500

Total
\$20,000



PR Manager



Debbie Enstedt
Winnipeg, MB



Category A:



Al Wall
Toronto, ON



Leo VanDenBussche
Winnipeg, MB

Category B:



Malka Arony
Phoenix, AZ



Mario Soljan
Auckland, NZ

Category C:



Darrell Dorey
Halifax, NS



Marjorie Wade
Birmingham, AL

September Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	12,732	Rick Altig
2. Malka Arony	3,776	Cohen-Hartman
3. Rona Spano	2,909	Scott Smith

All Time PR Card Production Record
Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Al Wall	3,700	Joshua Chalom
2. Leo VanDenBussche	2,883	Rick Altig
3. Robin Andrade	2,823	Kevin Khadivian

Category B	No. Cards	SGA
1. Malka Arony	3,500	Cohen-Hartman
2. Mario Soljan	2,466	Steve Friedlander
3. Laurie Onasch	2,408	Joseph Manone

All Time PR Group Production Record
Month: 61 groups Patti Morgan

Category C	No. Groups	SGA
1. Darrell Dorey	47	Ramin Kouladji
2. Marjorie Wade	30	Ryan Whitley
2. Sandra Johnson	16	Gary Bleier

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	118,695	Rick Altig
2. Charles Hill	41,906	Jatof-Foti
3. Rona Spano	28,354	Scott Smith

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
1. Robin Denham	22,576	Larry Geneser
2. Al Wall	22,218	Joshua Chalom
3. Robin Andrade	21,059	Kevin Khadivian

Category B	No. Cards	SGA
1. Laurie Onasch	24,742	Joseph Manone
2. Malka Arony	13,583	Cohen-Hartman
3. No Ora Samuela	9,446	Steve Friedlander

All Time PR Card Production Record
YTD: 320 groups Darrell Dorey

Category C	No. Groups	SGA
1. Darrell Dorey	174	Ramin Kouladji
2. Joseph Ward	101	Larry Geneser
3. Vivian Dwyer	95	Billy Faulkner
3. Susan Fuldauer	95	Mark Hancock

Category A = Categories one and two. Category B = Categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

MONETARY DONATIONS

Rick Altig Agency

- Contributed \$218 to the UFCW 81 and the BAC 1.
- Donated \$250 to OPCM 528.
- Contributed \$215 for the WSLC Drawing.
- Gave \$109 to the Washington Women's Committee Auction.
- Donated \$206 to the CWA Shop Steward Meeting.
- Donated \$1,000 to the Minnesota AFL-CIO Scholarship Fund.
- Contributed \$150 to the McKinley Golf Club.
- Gave the Kauai Community Federal Credit Union a \$700 donation.
- Contributed \$500 to the 21st Elevator Constructors Golf Tournament.
- Donated \$320 to the Big Island Credit Union League.
- Sent the Oahu Aloha Chapter Credit Union \$100 for a dinner function.
- Contributed \$100 to the British Columbia Union Label.
- Donated \$180 for a Labor Day picnic.
- Contributed \$57 to the BCTWU 468.
- Offered \$62 in door prize money to the Carpenters 1328.
- Gave \$43 to the NDP Fund Raiser.
- Offered \$425 to the RWDSU for strike support.
- Donated \$178 to the UFCW 832 Golf Tournament.
- Contributed \$100 to the ATU 1505.
- Donated \$1,000 to the SEIU 220 Scholarship Fund.
- Contributed \$250 to the Brantford District Labor Council.
- Donated \$260 to the Provincial Building Construction Trades Council of Ontario.
- Gave a \$1,200 donation to the Teamsters Golf Tournament.
- Donated \$75 to the SCEP Golf Tournament.

- Contributed \$575 to the TUAC Local 500.
 - Contributed \$200 to the Carpenters Local 9.
 - Donated \$396 in door prize money to the Alberta Building Trades Council.
- Mark Hancock Agency**
- Contributed \$2,000 to the Teamsters Local 135 Scholarship Fund.
 - Donated \$100 to the Central Indiana Labor Council.
- Hancock-Boles Agency**
- Contributed \$100 to the DSSMV/AFL-CIO Golf Outing.
 - Donated \$235 to the Ohio State Building Trades Golf Outing.
 - Gave \$500 to sponsor the Greater Louisville AFL-CIO Labor Day Picnic.
 - Donated \$100 in door prize money to the Kentucky State Council of Machinists.
 - Contributed \$115 to the Cincinnati AFL-CIO Labor Day Picnic.
- Jatoft-Foti Agency**
- Donated \$250 to the NAACP for a dinner to honor Joe Sharp.
 - Contributed \$500 to the Merced Mariposa Central Labor Council Labor Day Picnic.
 - Sponsored the Local 483 Charity Golf Tournament for \$500.
- Joseph Manone Agency**
- Donated \$100 to the Kenosha County Laborfest Committee to sponsor Laborfest 2001.
- Robert Smith Agency**
- Contributed \$20,000 to the Oklahoma State/Federal AFL-CIO Right to Work Campaign (see picture below).

Total \$33,369

AFL-CIO Right To Work Campaign

From left to right:
Roger Smith, Mark McAndrew, Jim Curry, President of the Oklahoma State/Federal AFL-CIO, and Robert Smith.



Veni, Vidi, Vici,

I came, I saw, I conquered.

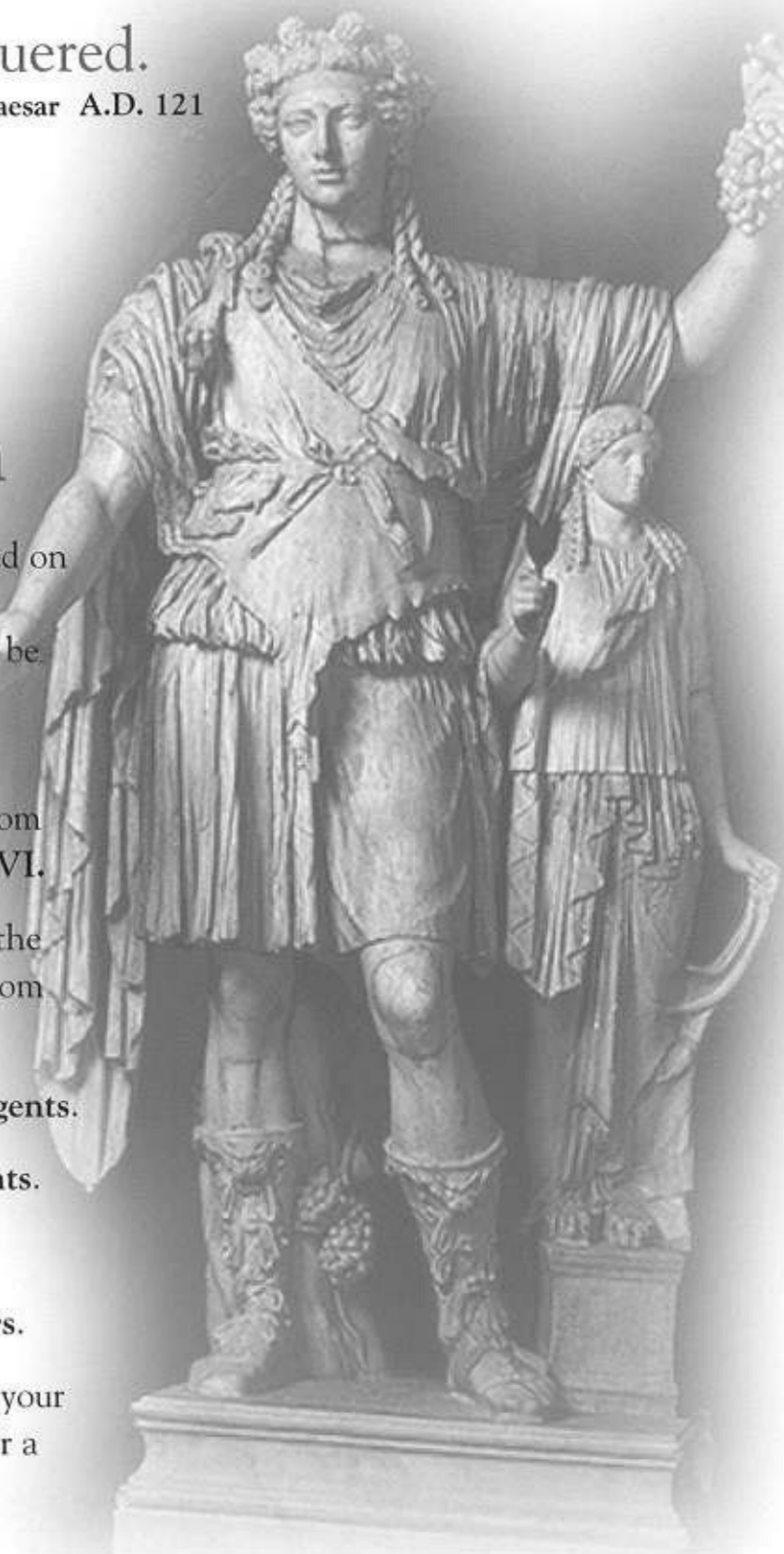
—Julius Caesar A.D. 121

The 2002 Awards Presentation

The following Agents will be recognized on stage during the 2002 Caesars Palace Awards Presentation. Each Agent will be recognized with an American Income crystal award.

- The top **State General Agent** from categories I, II, III, IV, V and VI.
- The top two **PR Managers** and the top three **PR Representatives** from categories A, B and C.
- The top five **Master General Agents**.
- The top three **Supervising Agents**.
- The top five **General Agents**.
- The top 10 **Individual Producers**.

Put your production in gear! Conquer your market and join us at Caesars Palace for a fabulous rendezvous Roman style.



Be A Part Of History

80,000 B.C.
Neanderthal man lived in
nearby surrounding caves

600 B.C.
The Phoenicians established
trading posts

First Century
Roman civilizations were
present in the Alpes Maritimes

Although paleolithic cave dwellings have been discovered in the hills surrounding the French Riviera, the earliest modern history began in 1,000 to 600 B.C. During this time the Mediterranean coastline was inhabited by Ligurian tribes. These tribes left behind many fortified structures and rock paintings on Mount Bègo*.

In 500 B.C. the Greeks, known then as Phocaeans, set up trading post sites along the coast, including Antibes*, Nice* and Monaco*. Around 100 B.C. these trading posts came under attack by neighboring tribes until Rome came to aid in the defense of these strategic territories. After centuries of conflict Rome prevailed, and Julius Caesar took control of the region in 52 B.C.

Christianity became an official religion in 313, and it proliferated under Constantine, a Roman Emperor from 306 to 337. It spread first along the Riviera coast, and its evidence remains to this day in the Monastery on Saint Honorat Island* (opposite Cannes).

The French Riviera remained under Roman rule until the 5th century when Franks, thus the name France, and other Germanic groups overran the country.

At the close of the French Revolution, 1780-1792, the French Republic was established,

and the rest, as they say, is history!

* These places still stand today.

1792

The French Army
invaded Nice

French Riviera Standings

Listed below are the Top Agencies for the French Riviera contest through September 2001. For complete contest rules and regulations log onto, www.aillife.com.

First Place	Larry Geneser Agency	366 Percent of Quota
Second Place	Steve Friedlander Agency	293 Percent of Quota
Third Place	Durhon Oldham Agency	199 Percent of Quota
Fourth Place	Joseph Manone Agency	183 Percent of Quota
Fifth Place	Ed Orell Agency	177 Percent of Quota
Sixth Place	Cohen-Hartman Agency	168 Percent of Quota
New Agency	Robert Colley	130 Percent of Quota

Brush-up on your French and join American Income in the fabulous French Riviera! Au revoir!

1942

France was occupied
by the Germans.

1945

France completely recovered
its freedom from German occupation



Another Great AIL Destination